

# **THE FLINT INK (UK) PENSION SCHEME ("SCHEME")**

## **INTERNAL DISPUTE RESOLUTION PROCEDURE ("IDRP")**

### **1. Introduction**

- 1.1 The Trustees recognise that complaints about the Scheme may occasionally arise. These tend to be rare and can generally be resolved informally by contacting the Scheme Administrators (Capita).
- 1.2 However, the Trustees have established a formal Internal Dispute Resolution Procedure ("IDRP") to deal with complaints that cannot be resolved informally, as required by law. The IDRP is intended to enable fair and timely resolution of issues or problems that may arise in respect of the Scheme.
- 1.3 The Money and Pensions Service ("MaPS") is available at any time to assist members and beneficiaries of the Scheme in connection with difficulties which they have failed to resolve informally with the Scheme Administrators (or the Trustees) of the Scheme.
- 1.4 All contact details are given at the end of this document.

### **2. Who can apply ("Applicants")**

- 2.1 Anybody who is, or could be, entitled to benefits from the Scheme may apply under the IDRP. This includes:
  - 2.1.1 a member of the Scheme;
  - 2.1.2 a surviving spouse, civil partner, dependant or non-dependant beneficiary of a deceased member; or
  - 2.1.3 a person who ceased to be in one of the above categories within the last 6 months; or
  - 2.1.4 a person claiming to be in one of the above categories.

### **3. What can an Applicant apply about**

- 3.1 Any matter where the law or the Scheme Rules means that there is a duty on the Trustees, or where the Trustees have a power to choose (i.e. a discretion)
- 3.2 The IDRP does not apply to any dispute which concerns an action or decision of the employer, or where proceedings have commenced in a court or tribunal or where the Pensions Ombudsman is investigating the matter. An Applicant cannot apply about the same matter again, if it has already passed through this IDRP.

### **4. Initial Procedure**

- 4.1 The Applicant must put the complaint in writing. The Applicant may ask someone else to help them apply or ask them to apply on their behalf (e.g. trade union official, staff representative, solicitor, a family member or a friend).
- 4.2 The written complaint (to be considered under Stage 1 of the process in accordance with Section 5 below) should be addressed to the Secretary of the Trustees ("Secretary") and must outline the basis for the issue or complaint.



- 4.3 The following additional information must also be supplied:
- 4.3.1 The full name, address, date of birth and national insurance number of the Scheme member concerned.
  - 4.3.2 If the Applicant is not a Scheme member, the Applicant's full name, address, date of birth and relationship to the Scheme member (if applicable).
  - 4.3.3 The full name and address of any third party acting for the Applicant and confirmation as to whether documents are to be sent to the third party's address or to the Applicant's address.

## 5. **Stage 1 of the Process**

- 5.1 Following receipt of an application in accordance with Section 4 above, the Secretary will carefully investigate the complaint and shall, wherever possible, seek to reach a decision within four months of receipt of the complaint. The Secretary may request additional information from the Applicant and other third parties as part of their investigations.
- 5.2 Once a decision has been reached, the Applicant will be notified in writing, with reasons for the decision, within 15 working days.
- 5.3 If the Secretary believes that it may take longer than four months to reach their decision, an explanation and revised date for the decision will be given to the Applicant, together with an explanation as to why there will be a delay.
- 5.4 The response will include reference to any appropriate law, Scheme Rules or discretionary powers which are relevant to the decision reached and information explaining Stage 2 of the process.
- 5.5 If the Applicant accepts the reply from the Secretary, that is the end of the procedure.

## 6. **Stage 2 of the Process**

- 6.1 If the Applicant is not satisfied with the initial response under Stage 1, they may appeal against the decision directly to the Chair of the Trustees ("**Chair**") in writing. Written notice of an appeal must be received by the Chair within six months of receipt by the Applicant of the response to Stage 1. The written notice must include the reasons why the Applicant remains dissatisfied.
- 6.2 The Chair will obtain all the documents involved in Stage 1 from the Secretary, including a copy of the Stage 1 decision from the Secretary.
- 6.3 The Chair will share the relevant documents with the Trustees of the Scheme who will consider the complaint and shall, wherever possible, reach a decision within four months of receipt of the Stage 2 complaint. The Chair may request additional information from the Applicant and other third parties as part of their further investigations.
- 6.4 Once a decision has been reached, the Applicant will be notified in writing, with reasons for the decision, within 15 working days.
- 6.5 However, if the Chair believes that a response may take longer than four months, the Chair will advise the Applicant, explaining why it will take longer and give a new expected date for the decision.



## 7. The Money and Pensions Service and the Pensions Ombudsman

7.1 The Applicant may seek assistance at any time from the Money and Pensions Service ("MaPS"), which is available to assist members and beneficiaries of the Scheme in connection with any difficulty with the Scheme. MaPS (which brings together the Money Advice Service, The Pensions Advisory Service ("TPAS") and Pension Wise) may answer general questions, help with specific queries and offer guidance with complaints about pension schemes. Contact details are set out below.

8. If the Applicant remains dissatisfied with the Trustees' decision, the Applicant may refer the matter to the Pensions Ombudsman who may investigate and determine any complaint or dispute of fact or law, in relation to the Scheme. Contact details are set out below.

## 9. Contact details

### Scheme Administrators

Flint Ink (UK) Pension Scheme  
Capita Employee Solutions  
PO Box 55, Stead House  
Darlington, DL1 9YY  
T: 0345 120 0556  
E: [glasgowops4pensions@capita.co.uk](mailto:glasgowops4pensions@capita.co.uk)

### Secretary to the Trustees (Stage 1)

Susan Kettle  
Secretary to Flint Ink (UK) Pension Scheme  
Capita Employee Benefits  
17-19 Rochester Row, Westminster  
London, SW1P 1JB  
E : [susan.kettle@capita.co.uk](mailto:susan.kettle@capita.co.uk)

### Chair of Trustees (Stage 2)

Richard Stroud  
23 Ferndale  
Tunbridge Wells  
Kent  
TN2 3PJ  
T: 07899 953190  
E: [richardstroud1945@yahoo.com](mailto:richardstroud1945@yahoo.com)

### The Money and Pensions Service ("MaPS")

120 Holborn  
London  
EC1N 2TD  
T: 0800 011 3797 / 01159 659 570  
E: [contact@maps.org.uk](mailto:contact@maps.org.uk)  
W: [www.moneyandpensionsservice.org.uk](http://www.moneyandpensionsservice.org.uk)

### The Pensions Ombudsman

10 South Colonnade, Canary Wharf  
London, E14 4PU  
T: 0800 917 4487  
Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)  
W: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

Signed.....



Date.....

18<sup>th</sup> May, 2020

For and on behalf of the Flint Ink (UK) Pension Scheme